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Martin Kraehenbuehl

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EXAMINER

SHRESTHA, BIJENDRA K

ART UNIT

PAPER NUMBER

3691

NOTIFICATION DATE

DELIVERY MODE

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ELECTRONIC

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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<b>Office Action Summary</b>	<b>Application No.</b> 09/967,045	<b>Applicant(s)</b> KRAEHENBUEHL ET AL.	
	<b>Examiner</b> BIJENDRA K. SHRESTHA	<b>Art Unit</b> 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 15 April 2009.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-11 and 46-53 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-11 and 46-53 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

Claims 1-11, 13-18, 20-34, 37, 38, and 46-56 are presented for examination. Applicant filed an amendment on 04/15/2009 amending claims 1 and 46 and canceling claims 13-18, 20-34, 37, 38 and 54-56. After careful consideration of applicant's arguments and amendments, new grounds of rejections of claims necessitated by Applicant's amendment are established in the instant application as set forth in detail below. Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

### ***Claim Rejections - 35 USC § 101***

1. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

2. Claims 1-11 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Regarding claims 1-11, it appears that the claimed method steps could simply be performed by mental process alone and are not statutory. These claims are directed towards steps of "identifying", "determining", "offering", "accepting", "providing", "ranking" and "consummating" without including another machine. Since the claims are directed to a process without including another machine, these claims fall within the scope of human intelligence alone, and are non-statutory.

Based on Supreme Court precedent and recent Federal Circuit decisions, a 35 U.S.C § 101 process must (1) be tied to a particular machine or (2) transform underlying

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subject matter (such as an article or materials) to a different state or thing. In re Bilski et al, 88 USPQ 2d 1385 CAFC (2008); Diamond v. Diehr, 450 U.S. 175, 184 (1981); Parker v. Flook, 437 U.S. 584, 588 n.9 (1978); Gottschalk v. Benson, 409 U.S. 63, 70 (1972); Cochrane v. Deener, 94 U.S. 780,787-88 (1876).

An example of a method claim that would not qualify as a statutory process would be a claim that recited purely mental steps. Thus, to qualify as a § 101 statutory process, the claim should positively recite the particular machine to which it is tied, for example by identifying the apparatus that accomplishes the method steps, or positively recite the subject matter that is being transformed, for example by identifying the material that is being changed to a different state.

Here, Applicant's method steps are not tied to a particular machine and do not perform a transformation. At best, Applicant's amendment to method claim 1 is a nominal recitation of a machine. Thus, the claims are non-statutory.

The mere recitation of the machine in the preamble with an absence of a machine in the body of the claim fails to make the claim statutory under 35 USC 101.

*Note the Board of Patent Appeals Informative Opinion Ex parte Langemyer et al.*

### ***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claim 1, 3-11, 46, 48-50 and 53 are rejected under 35 U.S.C. 103(a) as being unpatentable by Erlanger et al. U.S. Patent No. 6,594,635 (reference A in attached PTO-892) in view of Wu, U.S. Patent No. 7,200,570 (reference B in attached PTO-892) further in view of Kinney, Jr. et al., U.S. Patent No. 6,871,191 (reference C in attached PTO-892).

3. As per claim 1 and 11, Erlanger et al. teach a method of selling reinsurance, comprising the steps of:

identifying a reinsurance product based on information stored in a database associated with a system (see Fig. 5, steps 313-319; column 19, lines 45-51; column 20, lines 1-17; where reinsurers and reinsurees base their bids and offers for specific reinsurance product based information provided to them in steps 312)

determining a capacity of the reinsurance product to be sold (see Fig. 5; column 20, lines 37-46; where in step 316, data processing system 101 provides capacity of reinsurance product to be sold in terms of dollar volume and price for certain portion of the capacity of reinsurance);

Erlanger et al. further teach sale of insurance (reinsurance) through bidding and ranking the bids, wherein the ranking of the bids at least considers a least premium (see column 16, lines 15, lines 32-39 and column 16, lines 44-53; where insurer is ranked according to one with the lowest premium for given coverage in Table 4, 5, and 9) and a time stamp associated with each of the bids, an older time stamp resulting in a higher ranking for a given bid and a higher calculated profitability resulting in a higher ranking

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for a given bid (see column 15, lines 40-48; where data processing selects chronologically first to offer when more than two insurer offer same premium;

Wu teaches sale of product (reinsurance) through an auction and ranking the bids, wherein the ranking of the bids at least considers a calculated profitability value and a time stamp associated with each of the bids (see Fig. 2; column 2, lines 36-43; column 3, lines 37-39; column 6, lines 36-43; where multiple attribute auction enables to evaluate bids based on specific criteria and select the winning bid in the auction);

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to allow sale of product (reinsurance) through an auction and ranking the bids, wherein the ranking of the bids at least considers a calculated profitability value and a time stamp associated with each of the bids of Erlanger et al. because Wu teaches including above features would enable to buy and sell product and services based on multiple characteristics (Wu, abstract, column 1, lines 6-10).

Erlanger et al. do not teach accepting bids for at least a portion of the capacity, wherein the step of accepting bids comprises providing a status for the bids, the status comprising one of OK, Partial OK, and Excluded, the status OK representing that a bid will be accepted, the status Partial OK representing that only a portion of the capacity in a bid will be filled, and the status Excluded representing that a bid will not been accepted and ; and consummating a contract for the sale of at least a portion of the reinsurance product to holders of winning bids, and assigning each of a winning bids a status of OK denoting acceptance of a bid, or a status of Partial OK denoting only a portion of requested capacity will be filled.

Kinney, Jr. et al. teach accepting bids for at least a portion of the capacity (see 5A and 5B; Supplier D, E, F and G bids for portion total capacity (quantity of 50,000 tons), and bids of D and E is accepted in Fig. 5A and bids of D, E and F is accepted in Fig. 5B), wherein the step of accepting bids comprises providing a status for the bids, the status comprising one of OK, Partial OK, and Excluded (see Fig. 5A and 5B; where status of bid is indicated in column 540 (In (tons)) and 550 (Out (tons)); column 9, lines 15-22; where status of bid accepted in entirety, partially accepted and rejected entirety is displayed); and consummating a contract for the sale of at least a portion of the reinsurance product to holders of winning bids (see Fig. 5A and 5B; where suppliers A-G consummate portion of capacity (quantity)), and assigning each of a winning bids a status of OK denoting acceptance of a bid, or a status of Partial OK denoting only a portion of requested capacity will be filled (see Fig. 5A and 5B, column 540, 550; column 9, lines 15-22; column 13, lines 65-67 to column 14, lines 1-11; where status of bid accepted in entirety, partially accepted and rejected entirety and these information is transmitted to the participating suppliers and each supplier can view status of their own bids).

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to include accepting bids for at least a portion of the capacity, wherein the step of accepting bids comprises providing a status for the bids, the status comprising one of OK, Partial OK, and Excluded; and consummating a contract for the sale of at least a portion of the reinsurance product to holders of winning bids, and assigning each of a winning bids a status of OK denoting acceptance of a bid, or a

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status of Partial OK denoting only a portion of requested capacity will be filled of Erlanger et al. because Kinney, Jr. et al. teach including above features would enable to increase the competitiveness within an auction by enabling auction system to process bids for portions of a specified lot (Kinney, Jr. et al., column 4, lines 28-30).

4. As per claim 3, Erlanger et al. in view of Wu further in view of Kinney, Jr. et al. teach claim 1 as described above. Erlanger et al. further teach the method, wherein the auction comprises an on-line auction (Erlanger et al., Fig. 5, step 313; column 8, lines 39-45; where plurality of reinsurers bid for a portion of capacity of reinsurance in the internet).

5. As per claim 4, Erlanger et al. in view of Wu further in view of Kinney, Jr. et al. teach claim 3 as described above. Erlanger et al. further teach the method, wherein the auction employs the Internet (Erlanger et al., column 8, lines 39-46; where data network is accessible through Internet).

6. As per claim 5, Erlanger et al. in view of Wu further in view of Kinney, Jr. et al. further teach claim 3 as described above. Erlanger et al. further teach the method, wherein

the auction is presented via a browser (Erlanger et al., column 8, lines 45-46; where data processing system is accessible via World Wide Web presenting auction via web browser).

7. As per claim 6, Erlanger et al. in view of Wu further in view of Kinney, Jr. et al. teach claim 1 as described above. Erlanger et al. further teach the method comprising:



accepting bids from at least one of direct insurers and brokers (Erlanger et al., Fig. 1; where bids are accepted from direct insurers and brokers (insurance agent) who has access to data processing system through the Internet).

8. As per claim 7, Erlanger et al. in view Wu further in view of Kinney, Jr. et al. teach claim 1 as described above.

Erlanger et al. further teach the method, wherein bids comprise:

at least a bid amount and an indication of the amount of desired capacity (Erlanger et al., Fig. 5; column 20, lines 8-16; where in step 313, data processing system 101 receives a bid price to buy reinsurance from plurality of reinsurers; bids includes information such as premium to assume 10% of the liability in a pool of 100 flood insurance policies, dollar amount for a reinsurance product).

9. As per claim 8, Erlanger et al. in view of Wu further in view of Kinney, Jr. et al. teach claim 1 as described above.

Erlanger et al. does not teach the calculated profitability value associated with each of the bids is calculated based a return on sales.

Wu teaches the calculated profitability value associated with each of the bids is calculated based a return on sales (see column 6, lines 22-26; 37-43).

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to include the calculated profitability value associated with each of the bids is calculated based a return on sales of Erlanger et al. because Wu teaches including above features would enable to evaluate bids according to this criteria that are

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functions of these attributes in order to determine the winning bid(s) (Wu, column 2, lines 41-43).

10. As per claim 9, Erlanger et al. in view of Wu further in view of Kinney, Jr. et al. claim 8 as described above.

Erlanger et al. do not teach the return on sales ratio is a selling price minus a fair risk price divided by the selling price or the selling price divided by the fair risk price.

Wu defines profit evaluation as selling price minus default configuration cost and the extra cost of upgrade cost (see column 6, lines 22-28; where profitability of each bids are calculated based on selling price, installation and upgrade cost and assembly; Examiner notes the specification of this application in page 18, paragraph [0065] specifies “there is no set or preferred profitability calculation”)

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to include the return on sales ratio is a selling price minus a fair risk price divided by the selling price or the selling price divided by the fair risk price of Erlanger et al. because Wu teaches including above features would enable to calculate profitability value for profit evaluation (Wu, column 6, lines 22-28).

11. As per claim 10, Erlanger et al. in view of Wu further in view of Kinney, Jr. et al. claim 8 as described above.

Erlanger et al. do not teach changing a status of at least one bid.

Kinney, Jr. et al. teach changing a status of at least one bid (see Fig. 5A and 5B; where column 550 shows changes from rejected in entirety bid of supplier E in Fig. 5A to accept in entirety in Fig. 5B).

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to include changing a status of at least one bid of Erlanger et al. because Kinney, Jr. et al. teach including above features would enable to increase the competitiveness within an auction by enabling auction system to process bids for portions of a specified lot (Kinney, Jr. et al., column 4, lines 28-30).

12. As per claim 46, Erlanger teach a system for selling a reinsurance product, comprising:

- a fair risk price calculator (see Fig. 5; column 20, lines 34-36; where data processing system 101, calculates offer to sell price or fair risk price based on statistics received by the reinsurer in step 312);

- a web server in communication with the Internet (see Fig. 2; where computer 201 in data processing system communicate with reinsurers and reinsuree via Internet and telephone network), wherein

- the fair risk price calculator provides information for calculating minimum bid (see column 20, lines 34-36, the database stores information related to at least one auction for at least one reinsurance product), and the auction ranking element engine is operable to rank bids submitted to the database via the web server(see Fig. 2); and

Erlanger et al. further teach sale of insurance through bidding and ranking the bids, wherein the ranking of the bids at least considers a least premium (see column 16, lines 15, lines 32-39 and column 16, lines 44-53; where insurer is ranked according to one with the lowest premium for given coverage in Table 4, 5, and 9) and a time stamp

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associated with each of the bids, an older time stamp resulting in a higher ranking for a given bid and a higher calculated profitability resulting in a higher ranking for a given bid (see column 15, lines 40-48; where data processing selects chronologically first to offer when more than two insurer offer same premium);

Erlanger et al. do not teach an auction and auction participant database and an auction ranking element engine, wherein the ranking of the bids at least considers a calculated profitability value, the calculated profitability value being a return on sales ratio being a selling price divided by the fair risk price and a time stamp associated with each of the bids.

Wu teaches teach an auction and auction participant database and an auction ranking element engine, wherein the ranking of the bids at least considers a calculated profitability value, the calculated profitability value being a return on sales ratio being a selling price divided by the fair risk price and a time stamp associated with each of the bids (see Fig. 2; column 2, lines 36-43; column 3, lines 37-39; column 6, lines 36-43; where multiple attribute auction enables to evaluate bids based on specific criteria and select the winning bid in the auction; column 6, lines 22-28; where profitability of each bids are calculated based on selling price, installation and upgrade cost and assembly; Examiner notes the specification of this application in page 18, paragraph [0065] specifies “there is no set or preferred profitability calculation”) );

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to include an auction and auction participant database and an auction ranking element engine, wherein the ranking of the bids at least considers a

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calculated profitability value, the calculated profitability value being a return on sales ratio being a selling price divided by the fair risk price and a time stamp associated with each of the bids of Erlanger et al. because Wu teaches including above features would enable to buy and sell product and services based on multiple characteristics (Wu, abstract, column 1, lines 6-10).

Erlanger et al. do not teach bidding status wherein a status of OK denotes acceptance of a bid, a status of Partial OK denotes only a portion of condition is met, and a status of Excluded denotes that a bid has not been accepted.

Kinney, Jr. et al. teach bidding status wherein a status of OK denotes acceptance of a bid, a status of Partial OK denotes only a portion of condition is met, and a status of Excluded denotes that a bid has not been accepted (see Fig. 5A and 5B; where status of bid is indicated in column 540 (In (tons)) and 550 (Out (tons)); column 9, lines 15-22; column 13, lines 65-67 to column 14, lines 1-11; where status of bid accepted in entirety, partially accepted and rejected entirety and these information is transmitted to the participating suppliers and each supplier can view status of their own bids).

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to include bidding status wherein a status of OK denotes acceptance of a bid, a status of Partial OK denotes only a portion of condition is met, and a status of Excluded denotes that a bid has not been accepted of Erlanger et al. because Kinney, Jr. et al. teach including above features would enable to increase the competitiveness within an auction by enabling auction system to process bids for portions of a specified lot (Kinney, Jr. et al., column 4, lines 28-30).

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13. As per claim 48, Erlanger et al. in view of in view of Wu further in view of Kinney, Jr. et al. teach claim 46 as described above. Claim 48 is rejected under same rational as claim 8 as described above.

14. As per claim 49, Erlanger et al. in view of in view of Wu further in view of Kinney, Jr. et al. teach claim 46 as described above.

Erlanger et al. further teach the system, wherein

direct insurers submit bids to the web server (Erlanger et al., Fig. 1; Fig. 2; where direct insurers (102-1->102-i) submits bid to data processing system 101 via web server (201)).

15. As per claim 50, Erlanger et al. in view of in view of Wu further in view of Kinney, Jr. et al. teach claim 46 as described above.

Erlanger et al. further teach the system, wherein

a submitted bid comprises a bid amount and a desired coverage amount (see column 19, lines 58-64) .

16. As per claim 53, Erlanger et al. in view of in view of Wu further in view of Kinney, Jr. et al. teach claim 46 as described above.

Erlanger et al. further teach the system, wherein

the direct insurers participate as bidders for the reinsurance product (see Fig. 1; Fig. 2).

17. Claim 2, 47, 51 and 52 are rejected under 35 U.S.C. 103(a) as being unpatentable by Erlanger et al. U.S. Patent No. 6,594,635 (reference A in attached

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PTO-892) in view of Wu, U.S. Patent No. 7,200,570 (reference B in attached PTO-892) further in view of Kinney, Jr. et al., U.S. Patent No. 6,871,191 (reference C in attached PTO-892) and further in view of Klaus, U.S. Patent No. 7,080,020 (reference D in attached PTO-892).

18. As per claim 2, Erlanger et al. in view of in view of Wu further in view of Kinney, Jr. et al. teach claim 1 as described above.

Erlanger et al. do not teach the method wherein the reinsurance product is at least one of earthquake reinsurance, windstorm reinsurance and marine catastrophe reinsurance.

Klaus teaches the method wherein the reinsurance product is at least one of earthquake reinsurance, windstorm reinsurance and marine catastrophe reinsurance (see Fig. 3; column 2, lines 34-36, 48-50; where reinsurance product includes windstorm (hurricane) and marine).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include method wherein the reinsurance product is at least one of earthquake reinsurance, windstorm reinsurance and marine catastrophe reinsurance of Erlanger et al. because Klaus teaches inclusion of such high risk insurance would spread risk among multiple carriers, each covering a portion of the total risk (Klaus, column 2, lines 50-53).

19. As per claim 47, Erlanger et al. in view of in view of Wu further in view of Kinney, Jr. et al. teach claim 46 as described above.

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Erlanger et al. do not teach the method wherein the reinsurance product is at least one of earthquake reinsurance, windstorm reinsurance and marine catastrophe reinsurance.

Klaus teaches the method wherein the reinsurance product is at least one of earthquake reinsurance, windstorm reinsurance and marine catastrophe reinsurance (see Fig. 3; column 2, lines 34-36, 48-50; where reinsurance product include windstorm (hurricane) and marine).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include method wherein the reinsurance product is at least one of earthquake reinsurance, windstorm reinsurance and marine catastrophe reinsurance of Erlanger et al. because Klaus teaches inclusion of in such high risk insurance would spread among multiple carriers, each covering a portion of the total risk (Klaus, column 2, lines 50-53).

20. As per claim 51, Erlanger et al. in view of in view of Wu further in view of Kinney, Jr. et al. teach claim 50 as described above.

Erlanger et al. do not teach the system, wherein the auction ranking element engine determines whether the sufficient capacity remains to satisfy the desired coverage amount.

Klaus teaches the system that determines whether the sufficient capacity remains to satisfy the desired coverage amount (see column 11, lines 44-67).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include the system that determines whether the



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sufficient capacity remains to satisfy the desired coverage amount of Erlanger et al. because Klaus teaches that including system that determines whether the sufficient capacity remains to satisfy the desired coverage amount would enable to withdraw any proposal or bid whose acceptance would reduce the available capacity below selected amount which is generally zero (Klaus, column 11, lines 53-57).

21. As per claim 52, Erlanger et al. in view of in view of Wu further in view of Kinney, Jr. et al. teach claim 46 as described above.

Erlanger et al. further teach the system, wherein system provides efficient market for reinsurer and reinsuree, is operated by those parties who patronize it by using the system (see column 3, lines 11-15).

Erlanger et al. do not teach the system, wherein the system is operated by or on behalf of a reinsurance company.

Klaus teaches the system is operated by or on behalf of a reinsurance company (see column 6, lines 1-3).

Klaus teach the system is assembled, operated, maintained and connected to Internet by and under the authority of reinsurer (see column 6, lines 1-3; where reinsurer assemble, operate and maintain the system)

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include the system is operated by or on behalf of a reinsurance company of Erlanger et al. because Klaus teaches including the system is operated by or on behalf of a reinsurance company enable reinsurer have authority in the system (Klaus, column 6, lines 1-3).

### ***Response to Arguments***

22. New grounds of rejections of claims necessitated by Applicant's amendment are established in the instant application. Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

23. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

The prior art made of record and not relied upon is considered pertinent to applicant's disclosures. The following are pertinent to current invention, though not relied upon:

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Boarman et al. (U.S. Patent No. 6,609,112) teach system and method for providing proxy-based online Dutch auction services.

Chambers et al. (U. S. Pub No. 2005/0055299) teach system and method for facilitating a request for proposal process using auction.

Keyes et al. (U.S. Patent No. 7,165,043) teach valuation prediction models in situation with missing inputs.

Kinney, Jr. et al. (U.S. Patent No. 6,871,191) teach method and system for partial quantity evaluated rank bidding in online auctions.

Kinney, Jr. et al. (U.S. Patent No. 7,010,511) teach method and system for conducting electronic auction with net present value bidding.

Laurenzano, Vincent L. (U.S. Pub No. 2002/0046066) teaches reinsurance and risk management method.

McCormick et al. (U.S. Patent No. 6,049, 773) teach automated method for identification of reinsurance claims.

Ryan et al. (U.S. Patent No. 5,673,402) teach computer system for producing an illustration of an investment repaying a mortgage.

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Sweeney et al. (U.S. Pub No. 2002/0032646) teach system and method of automated brokerage for risk management services and products.

Tyler et al. (U.S. Patent No. 5,523,942) teach design grid for inputting insurance and investment product information in a computer system.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bijendra K. Shrestha whose telephone number is (571) 270-1374. The examiner can normally be reached on 7:00 AM-4:30 PM (Monday-Friday); 2nd Friday OFF.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

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